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ALBERT S. LAGANO, P.A.
1803 AIRPORT BLVD.
MELBOURNE, FL 32901

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January 20, 2001

Litton Loan Servicing, LP
Post Office Box 4528
Houston, TX 77210

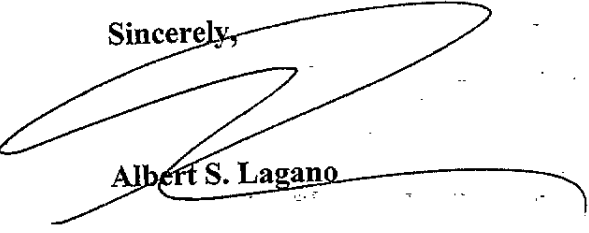
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Re: Ben and Julie Holskey
Loan Number

Gentlemen:

This office represents Ben and Julie Holskey and Ms. Holskey's parents, Jerry and Lennie Ballard. For estate purposes, the Holskey's would like to add Mr. and Mrs. Ballard to the title to their real estate. Enclosed is a proposed quit claim deed. Please advise me if there is any objection by the mortgage company. All requirements under the mortgage would remain the same.

Sincerely,


Albert S. Lagano

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

01 FEB - 1 AM 10:03

FILED

10-2-01

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01 FEB -1 AM 10:03
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF

JEANETTE V. SMALL, INC.

ARTICLE I

Name

The name of this Corporation is JEANETTE V. SMALL, INC.

ARTICLE II

Duration

This Corporation shall have perpetual existence.

ARTICLE III

Purpose

The object and purpose of the corporation and the general nature of the business or businesses to be transacted by it shall be as follows:

1. To engage in any all lawful business activity permitted under the laws of the United States and of the State of Florida.

2. To make and enter into all contracts necessary and proper for the conduct of its business or businesses.

3. To do any and all things necessary, suitable and proper for the accomplishment of any of the purposes, or for the attainment of any of the objects, or for the exercise of any of the powers herein set forth, whether herein specified or not, either alone or in connection with other firms, individuals or corporations, whether in the State of Florida, or throughout the United States or elsewhere, and to do any other act or acts, thing or things, incidental or pertinent to, or connected with the

businesses hereinbefore described, or any part or parts thereof if not inconsistent with Laws of the State of Florida.

4. In general, this corporation shall have and exercise all the powers conferred by the Laws of the State of Florida upon Corporations for profit. It is hereby expressly provided that the foregoing enumeration of specific powers shall not be held to limit or restrict in any manner such general powers.

ARTICLE IV

Capital Stock

This Corporation is authorized to issue ONE Thousand shares of common stock with par value of \$1.00 per share.

ARTICLE V

Initial Registered Office and Agent and Principal Office

The street address of this principal office of this Corporation is: 1260 N. Harbor City Blvd., Melbourne, FL 32901 and the name and address of the initial registered agent of this Corporation is:

Albert S. Lagano, Esq.

1803 Airport Blvd.

P.O. Box 897

Melbourne, FL 32902-0897

ARTICLE VI

Initial Board of Directors

The Corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time as set forth by the By Laws but in any event, shall not be less than one. The names and addresses of the initial

directors are:

Jeanette v. Small 1260 N. Harbor City Blvd., Melbourne, FL 32901

ARTICLE VII

Incorporator

The name and address of the person signing these Articles is

Jeannetee V. Small 1260 N. Harbor City Blvd., Melbourne, FL 32901

ARTICLE VIII

Pre-Emptive Rights

Every Shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE IX

By-Laws

The power to adopt, alter, amend or repeal By-Laws shall be vested in the Board of Directors and the Shareholders.

ARTICLE X

Officers

The officers of the Corporation shall upon be a President and Secretary. Until the first meeting of the Board of Directors or until its successors are elected and have qualified, the following

shall be the officers of the Corporation.

Jeanette V. Small PRESIDENT

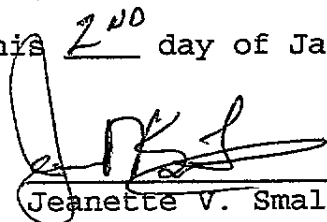
Jeanetee V. Small SECRETARY

ARTICLE XI

Commencement of Existence

This Corporation shall have perpetual existence which shall begin on date of filing by the Secretary of State.

IN WITNESS WHEREOF the undersigned subscriber has executed these Articles of Incorporation this 2ND day of January, 2001.

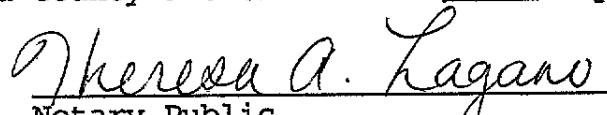


Jeanette V. Small

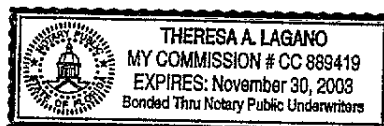
STATE OF FLORIDA:
COUNTY OF BREVARD:

I HEREBY CERTIFY that before me, a Notary Public duly authorized in the State and County named above, to take acknowledgements, personally appeared Jeanette V. Small to me known to be the person who executed the foregoing Articles of Incorporation and he acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal in the State and County aforesaid this 2ND day of January, 2001.



Notary Public
My Commission Expires:



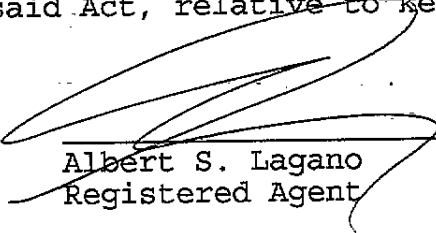
DESIGNATION OF AGENT AND PLACE FOR SERVICE OF PROCESS

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

First That Jeanette V. Small, Inc., desiring to organize under the Laws of the State of Florida with its principal office as indicated in the Articles of Incorporation at Melbourne, State of Florida, has named Albert S. Lagano, located at 1803 Airport Blvd., P.O. Box 897, Melbourne, Florida 32902-0897, County of Brevard, State of Florida, as its agent to accept service of process within this State.

ACKNOWLEDGMENT

Having been named to accept service of process for the above-stated Corporation, at the place designated in this Certificate, I hereby accept to act in this capacity and agree to comply with the provisions of said Act, relative to keeping open said office.


Albert S. Lagano
Registered Agent

FILED
01 FEB - 1 AM 10:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA